MR. K. KUNJUKRISHNA PILLAI (*Quilon*): Consistent with the security of the Government, is it not possible to have a better device of disbursing loans so that they may be of more utility to the public who need them?

MR. R. NILAKANTA PILLAI (*Financial Secretary to Government*): If the member is in a position to suggest better methods, the Government are prepared to consider them.

MR. K. KUNJUKRISHNA PILLAI (*Quilon*): May I know whether it has engagad the attention of the Government till now?

MR. R. NILAKANTA PILLAI (*Financial Secretary to Government*): Rules have been framed by the Government which they consider best in the circumstances.

MR. K. KUNJUKRISHNA PILLAI (*Quilon*): But there is considerable delay and the member himself admitted that it takes about 4 to 6 months.

MR. R. NILAKANTA PILLAI (*Financial Secretary to Government*): It cannot be said that there is considerable delay. In the matter of advancing loans on property securities, even an ordinary man would take a long time to examine the documents and pay the loan.

MR. K. KUNJUKRISHNA PILLAI (*Quilon*): My question is only this. Has the attention of the Government been drawn to this fact and have they tried to minimise the extent of delay?

MR. R. NILAKANTA PILLAI (*Financial Secretary to Government*): The Government do not consider that the delay is inordinate. They are trying their best to grant the loans as early as possible. If the member can devise any other method by which loans could be granted even earlier than at present, the Government will certainly consider it. It is felt that there is delay. But that could not be helped in the circumstances.

MR. K. KUNJUKRISHNA PILLAI (*Quilon*): So I am to understand that they are helpless in the matter?

MR. R. NILAKANTA PILLAI (*Financial Secretary to Government*): They feel there is delay, but it could not be helped. That is the position.

MR. K. KUNJUKRISHNA PILLAI (*Quilon*): Will they be pleased to keep in consideration the point that there is delay and will they try to find out some means of avoiding it?

MR. R. NILAKANTA PILLAI (*Financial Secretary to Government*): In answer to that I would say that it would be of much help if the member could devise some means of avoiding the delay.

MR. K. KUNJUKRISHNA PILLAI (*Quilon*): That is another matter. If I devise some means, I shall of course let him know. What I want is that he must also be considering the point in the meantime.

Manager of the Land Mortgage Bank.

91. MR. K. KUNJUKRISHNA PILLAI (*Quilon*): Will the Government be pleased to state:

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(*a*) whether the appointment of the present Manager of the Land Mortgage Bank is temporary ;

(*b*) whether he has any experience of work in any bank ;

(*c*) whether he has any qualification in Banking ;

(*d*) whether they advertised the vacancy and invited applications ;

(*e*) whether they received any applications for the Manager's post either from those in service or from outside ; and

(*f*) the name and qualifications of each of the applicants ?

MR. R. NILAKANTA PILLAI (*Financial Secretary to Government*): (*a*) The answer is in the affirmative.

(*b*), (*c*) and (*d*) The answers are in the negative.

(*e*) The answer is in the affirmative.

(*f*) (1) Mr. M. Lakshmana Rao (Auditor under the Registrar of Joint Stock Companies)—B. A., Diploma in Economics awarded by the Madras University, Madras Government Technical Examinations in (i) Book-Keeping and Accounts (ii) Theory and Practice of Commerce including Commercial Law and (iii) Banking including, Currency and Foreign Exchange.

(2) Mr. P. K. Thomas, B. A., B. L., B. Com.

MR. K. KUNJUKRISHNA PILLAI (*Quilon*) : In answer to parts (*b*) and (*c*) of my question it is stated that the present Manager has no banking qualifications or experience. It is also given in answer to part (*f*) that one Mr. M. Lakshmana Rao (Auditor under the Registrar of Joint Stock Companies), B. A., Diploma in Economics awarded by the Madras University, Madras Government Technical Examination in (1) Book-Keeping and Accounts, (2) Theory and Practice of Commerce including Commercial Law and (3) Banking including Currency and Foreign Exchange, was not appointed to that post. May I know why a man who has no qualification in Banking and no experience in Banking has been preferred to a man with all these qualifications?

MR. R. NILAKANTA PILLAI (*Financial Secretary to Government*) : Simply because that the qualifications specified are not necessary for the appointment. The Land Mortgage Bank does not deal in regular banking business, such as bills, foreign exchange, letters of credit, etc.

MR. K. KUNJUKRISHNA PILLAI (*Quilon*) : May I know whether these qualifications and experience are a disadvantage to him ?

MR. R. NILAKANTA PILLAI (*Financial Secretary to Government*) : These qualifications are not essential. We are simply doing agricultural loan business, the period of repayment being 20 to 25 years.

MR. K. KUNJUKRISHNA PILLAI (*Quilon*) : May I know whether even in this agricultural loan business, even admitting all that the member has stated, no use could be made of the experience gained in Banking or at least in Book-Keeping ? If the Manager knows something of Book-Keeping, will that not be of help to him in keeping up the accounts ?

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MR. R. NILAKANTA PILLAI (*Financial Secretary to Government*): The present manager knows something of Book-Keeping. He was an Assistant Account Officer.

MR. K. KUNJUKRISHNA PILLAI (*Quilon*): When there were two persons, one with high qualifications in Banking and the other with absolutely no qualifications, may I know what that particular reason was which prompted the Government in selecting the man with no qualifications?

MR. R. NILAKANTA PILLAI (*Financial Secretary to Government*): The Government did not consider that all these qualifications were essential. On the other hand, they selected a senior man.

MR. K. KUNJUKRISHNA PILLAI (*Quilon*): All these qualifications may not be essential. There are two persons for the post of the Manager of the Bank. One man has got a number of qualifications and the other absolutely none. When there are two such persons, who is to be preferred? Is it the man with the Banking qualifications or the man devoid of Banking qualifications?

MR. R. NILAKANTA PILLAI (*Financial Secretary to Government*): The Government selected the senior man for the post.

MR. K. KUNJUKRISHNA PILLAI (*Quilon*): May I know whether ordinarily that will be the consideration for selecting officers to other offices?

PRESIDENT: That does not arise, Mr. Kunjukrishna Pillai.

MR. K. KUNJUKRISHNA PILLAI (*Quilon*): With reference to part (*d*), may I know why the Government did not think it necessary to advertise the post?

MR. R. NILAKANTA PILLAI (*Financial Secretary to Government*): They did not consider it necessary.

MR. K. KUNJUKRISHNA PILLAI (*Quilon*): Is there any G. O. or practice to the effect that when a vacancy occurs, that is to be advertised and applications invited, especially in technical departments?

MR. R. NILAKANTA PILLAI (*Financial Secretary to Government*): The Government did not consider the Land Mortgage Bank a technical department.

MR. K. KUNJUKRISHNA PILLAI (*Quilon*): Did not the Government consider the Land Mortgage Bank as coming under a technical department?

MR. R. NILAKANTA PILLAI (*Financial Secretary to Government*): No.

MR. K. KUNJUKRISHNA PILLAI (*Quilon*): May I know whether the Government consider that there will be any harm in future in advertising appointments like this, so that they may get proper persons?

MR R. NILAKANTA PILLAI (*Financial Secretary to Government*): They do not consider it necessary.

MR. K. KUNJUKRISHNA PILLAI (*Quilon*): Do they consider the dvisability of advertising?

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MR. R. NILAKANTA PILLAI (*Financial Secretary to Government*): They will advertise if there is any clear necessity.

PRESIDENT: You are going beyond the scope of the question, Mr. Kunjukrishna Pillai.

MR. K. KUNJUKRISHNA PILLAI (*Quilon*): Sir, the question is about advertising and, for further elucidating the answers, I am putting these supplementary questions which I am entitled to do under the Standing Orders. It is standing on the right of that rule that I put these questions. I was quite conscious of limiting myself within the scope of the question that I have asked. If you rule that this is not in order, I am prepared to abide by it.

Staff of the Land Mortgage Bank.

92. **MR. K. P. ABRAHAM** (*Muvattupuzhà* cum *Todupuzha*): Will the Government be pleased to lay on the table a statement showing:

(*a*) the number of clerks and the monthly pay of each clerk appointed by the Land Mortgage Bank till 15-8-1107;

(*b*) the number of them appointed afresh by the Bank;

(*c*) the number of clerks taken by the Bank from other Departments of Government;

(*d*) whether, in the case of clerks taken from other Departments, their original places have been filled up by other hands; and

(*e*) the castes of the clerks mentioned in parts (*a*), (*b*) and (*c*)?

MR. R. NILAKANTA PILLAI (*Financial Secretary to Government*): (*a*) No appointments have been made by the Bank. All initial appointments have been made by the Government. The number of clerks and the rate of pay are noted below:—

1 Head Accountant and Head clerk—Rs. 75-5-100.
1 Cashier (cash security Rs. 1,500)—Rs. 50-5-70.
4 Clerks—1 (Rs. 40-5-70), 3 (Rs. 25-5/2-40) each.
1 Typist and registering clerk—Rs. 20-3/2-35.

The clerks get only the minimum pay of the appointments.

(*b*) Nil.

(*c*) Three—two from the Account Office and one from the Central Stamp Depot. These men held only acting appointments.

(*d*) This does not arise as the men had no substantive appointments.

(*e*)

Nayars	...	2
Brahmins	...	2
Christian	...	1
Mahomedan	...	1
Ezhava	...	1

Of the above, the Mahomedan is not available for appointment as he has declined to accept the job.

Minimum amount of a loan issued by the Land Mortgage Bank.

93. **MR. N. JOHN JOSEPH** (*Nominated*): Will the Government be pleased to state:

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